

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: DARLING, WILLIAM E  
DARLING, CYNTHIA G

§ Case No. 09-48892

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on December 28, 2009. The undersigned trustee was appointed on December 29, 2009.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 28,060.98

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>28,060.98</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/10/2010 and the deadline for filing governmental claims was 09/10/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,556.10. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,556.10, for a total compensation of \$3,556.10. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$44.80, for total expenses of \$44.80.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/03/2011 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Exhibit A

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# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-48892  
Case Name: DARLING, WILLIAM E  
DARLING, CYNTHIA G  
Period Ending: 02/03/11

Trustee: (520196) MICHAEL G. BERLAND  
Filed (f) or Converted (c): 12/28/09 (f)  
§341(a) Meeting Date: 02/01/10  
Claims Bar Date: 09/10/10

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Abandoned OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Federal tax refund-unscheduled (u)	0.00	22,452.00		22,452.00	FA
2	State tax refund-unscheduled (u)	0.00	651.00		651.00	FA
3	21839 Yellow Finch, Frankfort-scheduled	430,000.00	0.00	DA	0.00	FA
4	Cash-scheduled	40.00	0.00	DA	0.00	FA
5	TCF-checking-scheduled	150.00	0.00	DA	0.00	FA
6	Household goods-scheduled	1,000.00	0.00	DA	0.00	FA
7	Wearing apparel-scheduled	200.00	0.00	DA	0.00	FA
8	Costume jewelry-scheduled	50.00	0.00	DA	0.00	FA
9	State Farm term-scheduled	0.00	0.00	DA	0.00	FA
10	State Farm term-scheduled	0.00	0.00	DA	0.00	FA
11	TCF IRA-scheduled	25,975.40	0.00	DA	0.00	FA
12	Mosner Environmental 100%-scheduled	0.00	0.00	DA	0.00	FA
13	Mosner Energy 50%-scheduled	0.00	0.00	DA	0.00	FA
14	Mosner Recycling 50%-scheduled	0.00	0.00	DA	0.00	FA
15	William Logan Estates 100%-scheduled	0.00	0.00	DA	0.00	FA
16	Maximim Edge Technologies 20%-scheduled	0.00	0.00	DA	0.00	FA
17	Great Energy Corporation 20%-scheduled	0.00	0.00	DA	0.00	FA
18	2006 Chevy Equinox-scheduled Total of \$4950 received for trustee's interest in assets 18, 19, and 20	11,300.00	0.00	DA	4,950.00	FA
19	2005 Chevy pickup-scheduled Total of \$4950 received for trustee's interest in assets 18, 19, and 20	11,140.00	0.00		0.00	FA
20	2003 Chevy Imapala 50%ownship-scheduled Total of \$4950 for Truxtee's interest in assets 18, 19, and 20	4,235.00	0.00		0.00	FA
21	2007 Pontiac-scheduled	9,425.00	0.00	DA	0.00	FA
22	2 dogs scheduled	20.00	20.00	DA	0.00	FA
23	TCF Business-scheduled	150.00	0.00	DA	0.00	FA

Exhibit A

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# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-48892  
Case Name: DARLING, WILLIAM E  
DARLING, CYNTHIA G  
Period Ending: 02/03/11

Trustee: (520196) MICHAEL G. BERLAND  
Filed (f) or Converted (c): 12/28/09 (f)  
§341(a) Meeting Date: 02/01/10  
Claims Bar Date: 09/10/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
24	2009 earned income credit-scheduled	500.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		7.98	Unknown
25	Assets Totals (Excluding unknown values)	\$494,185.40	\$23,123.00		\$28,060.98	\$0.00

#### Major Activities Affecting Case Closing:

The Trustee received a tax refund and compromised his interest in certain vehicles.

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): December 31, 2013

Exhibit B

## Form 2

### Cash Receipts And Disbursements Record

Page: 1

Case Number: 09-48892

Trustee: MICHAEL G. BERLAND (520196)

Case Name: DARLING, WILLIAM E  
DARLING, CYNTHIA G

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*23-65 - Money Market Account

Taxpayer ID #: \*\*-\*\*\*4712

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 02/03/11

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/14/10	{1}	United States Treasury	Refund of overpayment of federal taxes	1224-000	22,452.00		22,452.00
04/14/10	{2}	Daniel Hynes, Treasurer State of Illinois	Overpayment of state taxes for 2009	1224-000	651.00		23,103.00
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.70		23,103.70
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.38		23,105.08
06/18/10	{18}	Gordon Gouveia	Monies from compromise of trustee's interest in assets 18, 19, and 20 per court order	1129-000	4,950.00		28,055.08
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.42		28,056.50
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.67		28,058.17
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.66		28,059.83
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.23		28,060.06
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.23		28,060.29
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.23		28,060.52
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.23		28,060.75
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.23		28,060.98

<b>ACCOUNT TOTALS</b>	<b>28,060.98</b>	<b>0.00</b>	<b>\$28,060.98</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>28,060.98</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$28,060.98</b>	<b>\$0.00</b>	

Exhibit B

## Form 2

### Cash Receipts And Disbursements Record

Page: 2

Case Number: 09-48892  
Case Name: DARLING, WILLIAM E  
DARLING, CYNTHIA G  
Taxpayer ID #: \*\*4712  
Period Ending: 02/03/11

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: The Bank of New York Mellon  
Account: 9200-\*\*\*\*\*23-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
(No Transactions on File for this Period)			ACCOUNT TOTALS		0.00	0.00	\$0.00
			Less: Bank Transfers		0.00	0.00	
			Subtotal		0.00	0.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$0.00	
					Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS							
MMA # 9200-*****23-65					28,060.98	0.00	28,060.98
Checking # 9200-*****23-66					0.00	0.00	0.00
					\$28,060.98	\$0.00	\$28,060.98

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-48892

Case Name: DARLING, WILLIAM E

Trustee Name: MICHAEL G. BERLAND

Balance on hand: \$ 28,060.98

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 28,060.98

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL G. BERLAND	3,556.10	0.00	3,556.10
Trustee, Expenses - MICHAEL G. BERLAND	44.80	0.00	44.80

Total to be paid for chapter 7 administration expenses: \$ 3,600.90

Remaining balance: \$ 24,460.08

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 24,460.08

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 24,460.08

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 246,259.11 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Enterprise Funding Payment Processing	33,701.99	0.00	3,347.50
2	Enterprise Funding Group	20,570.01	0.00	2,043.15
4	First Federal Leasing	58,117.50	0.00	5,772.61
5	Ziker Uniforms	1,166.83	0.00	115.90
6	Happ's Inc.	1,840.00	0.00	182.76
7	Industrial Filters Company	11,500.00	0.00	1,142.26
8	Chase Bank USA, N.A.	31,192.54	0.00	3,098.25
9	Hazchem	7,472.55	0.00	742.22
10	Silver Cross Hospital	3,508.50	0.00	348.49
12	Marlin Business Bank	48,724.43	0.00	4,839.63
13	Leaf Funding Inc	22,275.19	0.00	2,212.52
14	Fia Card Services, /Bank of America/Americcan Infosource-ag	6,189.57	0.00	614.79

Total to be paid for timely general unsecured claims: \$ 24,460.08  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00



Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00